

IN THE CLAIMS:

1. (Currently Amended) A computer system for student loan consolidation qualification, comprising:

an input module embodied in software in said computer system and associated with an Internet site, that presents at least one page to a loan applicant to assist said loan applicant in providing personal and student loan information pertaining to a plurality of student loans made to said loan applicant; and

a qualification module embodied in software in said computer system and associated with said input module, that (a) assesses said personal information to determine a personal qualification of said loan applicant, (b) ~~and~~ assesses said student loan information pertaining to said plurality of student loans, and (c) assesses an aggregate student loan debt of said loan applicant to determine a loan qualification of said loan applicant, said qualification module qualifying said loan applicant and informing said loan applicant and a loan consolidator only if said personal qualification and said loan qualification are positive.

2. (Original) The system as recited in Claim 1 wherein said site is associated with an affinity group.

3. (Canceled)

4. (Original) The system as recited in Claim 1 wherein said personal information includes student loan guarantor information.

5. (Original) The system as recited in Claim 1 wherein said qualification module assesses said student loan information to determine whether said plurality of student loans are from more than one lender to determine said loan qualification.

6. (Original) The system as recited in Claim 1 wherein said qualification module assesses said student loan information to determine whether said plurality of student loans are guaranteed by a government-sponsored program.

7. (Canceled)

8. (Original) The system as recited in Claim 1 wherein said qualification module qualifies said loan applicant if an aggregate student loan debt of said loan applicant exceeds a predetermined amount.

9. (Currently Amended) A method of qualifying a student for student loan consolidation, comprising:

presenting, at an Internet site, at least one page to a loan applicant to assist said loan applicant in providing personal and student loan information pertaining to a plurality of student loans made to said loan applicant;

assessing said personal information to determine a personal qualification of said loan applicant;

assessing said student loan information pertaining to said plurality of student loans to determine a loan qualification of said loan applicant including assessing an aggregate student loan debt of said loan applicant;

qualifying said loan applicant only if said personal qualification and said loan qualification are positive; and

informing said loan applicant and a loan consolidator if said personal qualification and said loan qualification are positive.

10. (Original) The method as recited in Claim 9 wherein said site is associated with an affinity group.

11. (Original) The method as recited in Claim 9 wherein said personal information includes student loan guarantor information.

12. (Original) The method as recited in Claim 9 wherein said assessing said student loan information comprises determining whether said plurality of student loans are from more than one lender to determine said loan qualification.

13. (Original) The method as recited in Claim 9 wherein said assessing said student loan information comprises determining whether said plurality of student loans are guaranteed by a government-sponsored program.

14. (Canceled)

15. (Original) The method as recited in Claim 9 wherein said qualifying comprises qualifying said loan applicant if an aggregate student loan debt of said loan applicant exceeds a predetermined amount.

16. (Currently Amended) A computer system for operating a student loan consolidation qualification Internet site, comprising:

an input module embodied in software in said computer system and associated with said Internet site, that presents at least one page to a loan applicant to assist said loan applicant in providing personal and student loan information pertaining to a plurality of student loans made to said loan applicant; and

a qualification module embodied in software in said computer system and associated with said input module, that assesses said personal information to determine a personal qualification of said loan applicant and assesses said student loan information pertaining to said plurality of student loans to determine a loan qualification of said loan applicant including assessing an aggregate student loan debt of said loan applicant, said qualification module qualifying said loan applicant and informing said loan applicant and a loan consolidator via a page on said site only if said personal qualification and said loan qualification are positive.

17. (Original) The site as recited in Claim 16 wherein said site is associated with an affinity group.

18. (Original) The site as recited in Claim 16 wherein said personal information includes student loan guarantor information.

19. (Original) The site as recited in Claim 16 wherein said qualification module assesses said student loan information to determine whether said plurality of student loans are from more than one lender to determine said loan qualification.

20. (Original) The site as recited in Claim 16 wherein said qualification module assesses said student loan information to determine whether said plurality of student loans are guaranteed by a government-sponsored program.

21. (Canceled)

22. (Original) The site as recited in Claim 16 wherein said qualification module qualifies said loan applicant if an aggregate student loan debt of said loan applicant exceeds a predetermined amount.